A BRIEF TREATISE

ON THE

METHODS OF ATTAINING A LONG LIFE.

By Lewis Cornaro, a Noble Venetian,

In the eighty-fourth year of his age.

PARTICULARLY COMMENDING TEMPERANCE IN EVERYTHING.

Introduction by Sir John Sinclair, Bart., 1806.

The treatises written by Cornaro have obtained a celebrity beyond almost any publication of the sort; the good intentions of the author, the simplicity and unaffected manner in which the work is drawn up, the garrulity with which it is written, so natural to an old man, the good sense of many of the doctrines which it inculcates, and the author having not only carried his own precepts into practice, but so successfully as thereby to have preserved his health till he had reached about 100 years of age,—all these circumstances combined, have tended to render his little volume a general favorite.

Though Cornaro, however, has carried his precepts and his practice to an extreme that cannot be generally adopted, yet he has certainly great merit; 1, For the good sense of many of his doctrines; 2, For his perseverance in practising them; and 3, For publishing to the world the result of his experiments. We shall now proceed, therefore, to lay before the reader the treatises in question, according to the best translation of them that has hitherto been printed in the English language.*

* The best translation is certainly the one printed at London, for Benjamin Whyte, Fleet street, anno 1779. The following preface is prefixed to it.

Lewis Cornaro was descended from one of the most illustrious families in Venice, but, by the ill conduct of some of his relations, had the misfortune to be deprived of the dignity of a nobleman, and excluded from all honors and public employments in the State. Chagrined at this unmerited disgrace, he retired to Padua, and married a lady of the family of Spiltenberg, whose name was Veronica. Being in possession of a good estate, he was very desirous of having children; and after a long expectation of this happiness, his wife was delivered of a daughter, to whom he gave the name of Clara. This was his only child, who afterwards was married to John, the son of Fantini Cornaro, of a rich family in Cyprus, while that island belonged to the republic of Venice. Though he was far advanced in life when his daughter Clara came into the world, yet he lived to see her very old, and

Methods of Attaining a Long Life.

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It is a thing past all doubt, that custom, by time, becomes a second nature, forcing men to use that, whether good or bad, to which they have been habituated: nay, we see habit, in many things, get the better of reason. This is so undeniably true, that virtuous men, by conversing with the wicked, very often fall into the same vicious course of life. The contrary, likewise, we see sometimes happen; viz., that, as good morals easily change to bad, so bad morals change again to good. For instance, let a wicked man who was once virtuous, keep company with a virtuous man, and he will again become virtuous; and this alteration can be attributed to nothing but the force of habit, which is, indeed, very great. Seeing many examples of this, and besides, considering that, in consequence of this great force of habit, three bad customs have got footing in Italy within a few years, even within my own memory; the first, flattery and ceremoniousness; the second, Lutheranism,* which some have most preposterously embraced; the third, intemperance; and that these three vices, like so many cruel monsters, leagued, as indeed they are, against mankind, have gradually prevailed so far as to rob civil life of its sincerity, the soul of its piety, and the body of its health; I have

* The author writes with the prejudice of a zealous Roman Catholic against the doctrine of the reformation, which he here distinguishes by the name of Lutheranism. This was owing to the artifices of the Romish clergy in those days, by whom the reformed religion was misrepresented, as introductive of licentiousness and debauchery.

the mother of eight sons and three daughters. He was a man of sound understanding, determined courage and resolution. In his younger days he had contracted infirmities by intemperance, and by indulging his too great propensity to anger; but when he perceived the ill consequence of his irregularities, he had command enough of himself to subdue his passion and inordinate appetites. By means of great sobriety, and a strict regimen in his diet, he recovered his health and vigor, which he preserved to an extreme old age. At a very advanced stage of life he wrote the following discourses, wherein he acquaints us with the irregularity of his youth, his reformation of manners, and the hopes he entertained of living a long time. Nor was he mistaken in his expectation, for he resigned his last breath without any agony, sitting in an elbow chair, being above 100 years old. This happened at Padua, the 26th of April, 1566. His lady, almost as old as himself, survived him but a short time, and died an easy death. They were both interred in St. Anthony's church, without any pomp, pursuant to their testamentary directions.

These discourses, though written in Cornaro's old age, were penned at different times, and published separately: the first, which he wrote at the age of eighty-three, is entitled, A Treatise on a

THERE ARE THREE GRAND REASONS

why almost every person should insure his life.

First Reason.

To free his mind from anxiety in regard to the pecuniary welfare of his family or some other person dependent upon him, in case he should die untimely.

To be free from this anxiety

is worth the proper cost of Life Insurance, on two accounts: 1st. The comfort enjoyed by himself and by his family in constantly realizing that the future of life will not be one of poverty, even under the worst contingency. 2d. The greater energy and success with which labor will be performed or business transacted when the mind is free, elastic, and in the fruition of enjoyment.

resolved to treat of the last of these vices, and prove that it is an abuse, in order to extirpate it, if possible. As to the second, Lutheranism, and the first, flattery, I am certain, that some great genius or another will soon undertake the task of exposing their deformity, and effectually suppressing them. Therefore, I firmly hope that, before I die, I shall see these three abuses conquered and driven out of Italy; and this country of course restored to its former laudable and virtuous customs.

To come then to that abuse of which I have proposed to speak, namely, intemperance; I say that it is a great pity it should have prevailed so much as entirely to banish sobriety. Though all are agreed that intemperance is the offspring of gluttony, and sober living of abstemiousness; the former, nevertheless, is considered as a virtue and a mark of distinction, and the latter, as dishonorable and the badge of avarice. Such mistaken notions are entirely owing to the power of custom, established by our senses and irregular appetites; these have blinded and besotted men to such a degree, that leaving the paths of virtue, they have followed those of vice, which lead them before their time to an old age, burdened with strange and mortal infirmities, so as to render them quite decrepit before forty, contrary to the effects of sobriety, which, before it was banished by this destructive intemperance, used to keep men sound and hearty to the age of eighty and upwards. O wretched and unhappy Italy! do not you see that intemperance murders every year more of your subjects than you could lose by the most cruel plague, or by fire and sword in many battles? Those truly shameful feasts, now so much in fashion, and so intolerably profuse that no tables are large enough to hold the dishes, which renders it necessary to heap them one upon another; those feasts, I say, are so many battles; and how is it possible to

Sober Life, in which he declares war against every kind of intemperance; and his vigorous old age speaks in favor of his precepts. The second treatise he composed at the age of eighty-six: it contains further encomiums on sobriety, and points out the means of mending a bad constitution. He says that he came into the world with a choleric disposition, but that his temperate way of life had enabled him to subdue it. The third, which he wrote at the age of ninety-one, is entitled, An Earnest Exhortation to a Sober Life: here he uses the strongest arguments to persuade mankind to embrace a temperate life, as the means of attaining a healthy and vigorous old age. The fourth and last, is a letter to Barbaro, Patriarch of Aquileia, written at the age of ninety-five: it contains a lively description of the health, vigor, and perfect use of all his faculties, which he had the happiness of enjoying at that advanced period of life.

THERE ARE THREE GRAND REASONS

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Second Reason.

By expending a part of his surplus earnings for insurance, and thus providing for dependent ones in case of untimely death, a person may expend without regret or reprehension another part of his earnings for present luxuries for himself or family, for their mental development or refinement, or for whatever is pleasing to him or them; while, if not insured, he may feel obliged to be too saving of all his earnings, either for his own or their best good if he should live. A man had better enjoy life as it passes in part, and save for the future in part; for thereby he enjoys himself fully, so does his family.

support nature by such a variety of contrary and unwholesome foods? Put a stop to this abuse, for God's sake, for there is not, I am certain of it, a vice more abominable than this in the eyes of the divine majesty. Drive away this new kind of death as you have banished the plague, which, though it formerly used to make such havoc, now does little or no mischief, owing to the laudable practice of attending more to the goodness of the provisions brought to our markets. There are means still left to banish intemperance, and such means too, that every man may have recourse to them without any assistance. Nothing more is requisite for this purpose than to live up to the simplicity dictated by nature, which teaches us to be content with little, to pursue the medium of holy abstemiousness and divine reason, and to accustom ourselves to eat no more than is absolutely necessary to support life; considering that what exceeds this is disease and death, and merely gives the palate a satisfaction, which, though but momentary, brings on the body a long and lasting train of disagreeable sensations and diseases, and at length destroys it along with the soul. How many friends of mine, men of the finest understanding and most amiable disposition, have I seen carried off by this plague in the flower of their youth, who were they now living would be an ornament to the public, and whose company I should enjoy with as much pleasure as I now feel concern at their loss.

In order, therefore, to put a stop to so great an evil, I have resolved, by this short discourse, to demonstrate that intemperance is an abuse which may be easily removed, and that the good old sober living may be substituted in its stead; and this I undertake the more readily, as many young men of the best understanding, knowing that it is a vice, have requested it of me, moved thereto by seeing their fathers drop off in the flower of their youth, and me so sound and hearty at the age of eighty-one. They expressed a desire to reach the same term, nature not forbidding us to wish for longevity; and old age being, in fact, that time of life in which prudence can be best exercised, and the fruits of all the other virtues enjoyed with less opposition, the passions being then so subdued that man gives himself up entirely to reason. They beseeched me to let them know the method pursued by me to attain it, and then finding them intent on so laudable a pursuit, I have resolved to treat of that method, in order to be of service not only to them, but to all those

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why almost every person should insure his life.

Third Reason.

The family of every person has a right to a share of the labor of his natural lifetime. Every child at its birth has a right to a mother's care and the support earned by a father.

But the real lifetime of any man is uncertain, and the labor of his natural lifetime can only be insured to his family by several persons similar in regard to their probabilities of living, agreeing together that they will share and equalize the labors of their actual lives. The nearest that this can be done practically is for each to pay yearly while he lives a small sum or premium, and, in case of his death, have his family receive an agreed upon amount of assurance.

who may be willing to peruse this discourse. I shall, therefore, give my reasons for renouncing intemperance, and betaking myself to a sober course of life; declare freely the method pursued by me for that purpose, and then set forth the effects of so good a habit upon me; whence it may be clearly gathered how easy it is to remove the abuse of intemperance. I shall conclude by showing how many conveniences and blessings are the consequences of a sober life.

I say, then, that the heavy train of infirmities which had not only invaded, but even made great inroads in my constitution, were my motives for renouncing intemperance, to which I had been greatly addicted, so that, in consequence of it, and the badness of my constitution, my stomach being exceedingly cold and moist, I was fallen into different kinds of disorders, such as pains in my stomach, and often stitches, and species of the gout, attended by what was still worse, an almost continual slow fever, a stomach generally out of order, and a perpetual thirst. From these natural and acquired disorders the best delivery I had to hope for was death, to put an end to the pains and miseries of life; a period very remote in the regular course of nature, though I had hastened it by my irregular manner of living. Finding myself, therefore, in such unhappy circumstances between my thirty-fifth and fortieth year, everything that could be thought of having been tried to no purpose to relieve me, the physicians gave me to understand that there was but one method left to get the better of my complaints, provided I would resolve to use it, and patiently persevere in it. This was a sober and regular life, which they assured me would be still of the greatest service to me, and would be as powerful in its effects as the intemperate and irregular one had been in reducing me to the present low condition: and that I might be fully satisfied of its salutary effects, for though by my irregularities I was become infirm, I was not reduced so low but that a temperate life, the opposite in every respect to an intemperate one, might still entirely recover me. And, besides, it in fact appears, such a regular life, whilst observed, preserves men of a bad constitution and far gone in years, just as a contrary course has the power to destroy those of the best constitution and in their prime; for this plain reason, that different modes of life are attended by different effects; art following even herein, the steps of nature, with equal

IN CASE OF INSURANCE

A person pays for three things, and

He is not fully insured

Unless three things are true:

1st. He must believe that the assurance will be paid in case of his death, or he does not enjoy the full fruition of insurance.

2d. His family must believe that the assurance will be paid when he dies, or they will not enjoy all that they can from the money paid.

3d. The Assurance must be paid when due, in order that its use may be enjoyed.

When a person insures he pays his premium for these three things, and so far as there is any shortcoming in either respect, he is by so much not insured.

power to correct natural vices and imperfections. This is obvious in husbandry and the like. They added, that if I did not immediately have recourse to such a regimen, I could receive no benefit from it in a few months, and that in a few more I must resign myself to death.

These solid and convincing arguments made such an impression on me, that, mortified as I was besides by the thoughts of dying in the prime of life, and at the same time perpetually tormented by various diseases, I immediately concluded that the foregoing contrary effects could not be produced but by contrary modes of living; and, therefore, full of hopes, resolved, in order to avoid at once both death and disease, to betake myself to a regular course of life. Having upon this inquired of them what rules I should follow, they told me that I must not use any food solid or liquid, but such as, being generally prescribed to sick persons, is for that reason called diet, and both very sparingly. These directions, to say the truth, they had before given me; but it was at a time of life when, impatient of such restraint, and finding myself satiated, as it were, with such food, I could not put up with it, and therefore ate freely of everything I liked best; and likewise, feeling myself in a manner parched up by the heat of my disease, made no scruple of drinking, and in large quantities, the wines that best pleased my palate. This, indeed, like all other patients, I kept a secret from my physicians. But when I had once resolved to live sparingly and according to the dictates of reason, seeing that it was no difficult matter, nay, that it was my duty as a man so to do, I entered with so much resolution upon this new course of life, that nothing has been since able to divert me from it. The consequence was, that in a few days I began to perceive that such a course agreed with me very well, and by pursuing it, in less than a year I found myself (some persons, perhaps, will not believe it) entirely freed from all my complaints.

Having thus recovered my health, I began seriously to consider the power of temperance, and say to myself, that if this virtue had efficacy enough to subdue such grievous disorders as mine, it must have still greater to preserve me in health, to help my bad constitution, and comfort my very weak stomach. I therefore applied myself diligently to discover what kinds of food suited me best. But first I resolved to try whether those which pleased my palate agreed or disagreed with my stomach, in order to judge for myself of

INSURANCE MEANS

to be made sure. So far, then, as a person does not feel sure, he is not insured, truly speaking. It is the same with his family.

To enjoy Insurance fully

it is absolutely necessary that a person should look into it, examine its groundwork, and understand its working, its security, and its equity, *as practised by the*

American Popular Life.

This is easy to do; especially as it has provided numerous publications or documents for explaining *plainly* all its points, indicating the dangerous errors heretofore committed, and the true way to insure equitably as well as securely.

SENT FREE. CALL OR SEND.

the truth of that proverb which I once held for true, and is universally held as such in the highest degree, insomuch that epicures who give a loose to their appetites, lay it down as a fundamental maxim. This proverb is, that whatever pleases the palate must agree with the stomach and nourish the body; or whatever is palatable must be equally wholesome and nourishing. The issue was, that I found it to be false; for though rough and very cold wines, as likewise melons and other fruits, salad, fish, and pork, tarts, garden-stuff, pastry, and the like, were very pleasing to my palate, they disagreed with me notwithstanding. Having thus convinced myself that the proverb in question was false, I looked upon it as such; and, taught by experience, I gave over the use of such meats and wines, and likewise of ice; chose wines suited to my stomach, drinking of it but the quantity I knew I could digest. I did the same by my meat, as well in regard to quantity as to quality, accustoming myself never to cloy my stomach with eating or drinking, but constantly rise from table with a disposition to eat and drink still more. In this I conformed to the proverb which says, that a man to consult his health, must check his appetite. Having in this manner, and for these reasons, conquered intemperance and irregularity, I betook myself entirely to a temperate and regular life, which effected in me the alteration already mentioned, that is, in less than a year it rid me of all those disorders which had taken so deep a root in me; nay, as I have already observed, had made such a progress as to be in a manner incurable. It had likewise this other good effect, that I no longer experienced those annual fits of sickness with which I used to be afflicted while I followed a different, that is, a sensual, course of life; for then I used to be attacked every year with a strange kind of fever, which sometimes brought me to death's door. From this disease, then, I also freed myself, and became exceeding healthy, as I have continued from that time forward to this very day; and for no other reason than that I never trespassed against regularity, which, by its infinite efficacy, has been the cause that the meat I constantly ate, and the wine I constantly drank, being such as agree with my constitution, and, taken in proper quantities, imparted all their virtue to my body, and then left it without difficulty, and without engendering in it any bad humors.

In consequence, therefore, of my taking such methods, I have always en-

EVERY WIFE WHEN MARRIED,
Every Child when born,

Has, according to the statements at the foot of a preceding page, a right to a share of the labors of a man for at least a portion of his natural life. It is too evident that this is their right to need any argument. The fruition of this right can be practically obtained only through correct Life Insurance, by which each person of many, pays into a common fund a portion of his yearly earnings, *i. e.*, a stipulated premium; and in case of his death, a portion of the fund stipulated, *i. e.*, the Assurance, is handed over to his family for their future benefit. Nothing is more unfortunate than for a wife or a child to be left without the supporting aid of a natural protector. This should always be provided against by means of

Correct Life Insurance.

joyed, and (God be praised) actually enjoy, the best of healths. It is true, indeed, that besides the two foregoing most important rules relative to eating and drinking, which I have ever been very scrupulous to observe, that is, not to take of anything but as much as my stomach can easily digest, and to use those things only which agree with me; I have carefully avoided heat, cold, and extraordinary fatigue, interruption of my usual hours of rest, excessive venery, making any stay in bad air, and exposing myself to the wind and sun; for these, too, occasion great disorders. But then, fortunately, there is no great difficulty in avoiding them, the love of life and health having more sway over men of understanding than any satisfaction they could find in doing what must be extremely hurtful to their constitution. I have likewise done all that lay in my power to avoid those evils which we do not find so easy to remove. These are melancholy, hatred, and other violent passions which appear to have the greatest influence over our bodies. However, I have not been able to guard so well against either one or the other kind of those disorders, as not to suffer myself now and then to be hurried away by many, not to say all of them; but I have reaped the benefit of knowing by experience that these passions have, in the main, no great influence over bodies governed by the two foregoing rules of eating and drinking, and therefore can do them but very little harm; so that it may, with great truth, be affirmed, that whoever observes these two capital rules is liable to very little inconvenience from any other excesses. This Galen, who was an eminent physician, observed before me. He affirms, that, so long as he followed these rules relative to eating and drinking, he suffered but little from other disorders, so little that they never gave him above a day's uneasiness. That what he says is true I am a living witness, and so are many others who know me, and have seen how often I have been exposed to heats and colds, and such other disagreeable changes of weather; and have likewise seen me (owing to various misfortunes which have more than once befallen me) greatly disturbed in mind. For they cannot only say of me that such disturbance of mind has done me very little harm, but they can aver of many others, who did not lead a sober and regular life, that it proved very prejudicial to them, amongst whom was a brother of my own, and others of my family, who, trusting to the goodness of their constitution, did not follow my

EVERY DAUGHTER

is entitled to so much of the labor of her father's natural lifetime as will protect her early years, and provide an appropriate dowry on her wedding-day. This can be done by the payment of a very small sum at once in her childhood, or a smaller sum yearly, for an

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IN THE

AMERICAN POPULAR LIFE,

the assurance of which becomes payable on her wedding-day, or, at farthest, on a certain date, if she is then living. Let every father, every mother, every daughter, send for a document upon this feature, as yet only practised by this Company; and let every daughter be thus provided in the days of prosperity.

way of living. The consequence hereof was a great misfortune to them, the perturbations of the mind having thereby acquired an extraordinary influence over their bodies. Such, in a word, was their grief and dejection at seeing me involved in expensive law-suits, commenced against me by great and powerful men, that fearing that I should be cast, they were seized with that melancholy humor with which intemperate bodies always abound, and these humors had such an influence over them, and increased to such a degree, as to carry them off before their time; whereas I suffered nothing on the occasion, as I had in me no superfluous humors of that kind. Nay, in order to keep up my spirits, I brought myself to think that God had raised up these suits against me, in order to make me more sensible of my strength of body and mind, and that I should get the better of them with honor and advantage, as it in fact came to pass; for at last I obtained a decree exceeding favorable to my fortune and my character, which, though it gave me the highest pleasure, had not the power to do me any harm in other respects. Thus it is plain that neither melancholy nor any other affection of the mind, can hurt bodies governed with temperance and regularity.

But I must go a step farther and say, that even misfortunes themselves can do but very little mischief, or cause but very little pain to such bodies; and that this is true I have myself experienced at the age of seventy. I happened, as is often the case, to be in a coach, which, going at a pretty smart rate, was overset, and, in that condition, drawn a considerable way by the horses before means could be found to stop them; whence I received so many shocks and bruises, that I was taken out with my head and all the rest of my body terribly battered, and a dislocated leg and arm. When I was brought home, the family immediately sent for the physicians, who, on their arrival, seeing me in so bad a plight, concluded that within three days I should die; nevertheless they would try what good two things would do for me; one was to bleed me, the other to purge me, and thereby prevent my humors altering, as they every moment expected, to such a degree as to ferment greatly and bring on a high fever. But I, on the contrary, who knew that the sober life I had led for many years past had so well united, harmonized, and disposed my humors as not to leave it in their power to ferment to such a degree, refused to be either bled or purged. I just caused my leg and arm to be set, and suffered

NOTHING CAN BE MORE EVIDENT

than that those who have a clear probability of high longevity have a valuable possession that may be made a first-class security for the payment of money if their probability can be made a certainty to nearly the same extent.

THIS CAN BE DONE

by having such persons classed together for insurance, since the probabilities of their lifetimes will be but little reduced by the average of their actual lives. A hundred persons at 30, having each a clear probability of reaching 80, may average 70; and by insurance may possess absolutely 40 years of life's labor to such an extent as each insures.

By the scientific principles of the American Popular, and as yet through no other Company, a probably long-lived person may give the very best, yet absolute security; he may mortgage his longevity. Let the long-lived, who wish to use capital, send for a document explaining this new, feasible, and valuable idea.

myself to be rubbed with some oils which they said were proper on the occasion. Thus, without using any other kind of remedy, I recovered, as I thought I should, without feeling the least alteration in myself, or any other bad effects from this accident, a thing which appeared miraculous even in the eyes of the physicians. Hence we are to infer that whoever leads a sober and regular life, and commits no excess in his diet, can suffer but very little from disorders of any other kind or external accidents. On the contrary I conclude, especially from the late trial I have had, that excesses in eating and drinking are fatal. Of this I convinced myself four years ago, when by the advice of my physicians, the instigation of my friends, and the importunity of my own family, I consented to such an excess, which, as it will appear hereafter, was attended with far worse consequences than could naturally be expected. This excess consisted in increasing the quantity of food I generally made use of, which increase alone brought on me a most cruel fit of sickness. And as it is a case so much in point to the subject in hand, and the knowledge of it may be useful to some of my readers, I shall take the trouble to relate it.

I say then, that my dearest friends and relations, actuated by the warm and laudable affection and regard they have for me, seeing how little I ate, represented to me, in conjunction with my physicians, that the sustenance I took could not be sufficient to support one so far advanced in years, when it was become necessary not only to preserve nature but to increase its vigor. That, as this could not be done without food, it was absolutely incumbent upon me to eat a little more plentifully. I, on the other hand, produced my reasons for not complying with their desires. These were, that nature is content with little, and that with this little I had preserved myself so many years; and that to me the habit of it was become a second nature; and that it was more agreeable to reason, that as I advanced in years and lost my strength, I should rather lessen than increase the quantity of my food: farther, that it was but natural to think that the powers of the stomach grew weaker from day to day; on which account I could see no reason to make such an addition. To corroborate my arguments, I alleged those two natural and very true proverbs: one, that he who has a mind to eat a great deal must eat but little; which is said for no other reason than this, that eating little makes a man live very long, and living very long he

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must eat a great deal. The other proverb was, that what we leave after making a hearty meal does us more good than what we have eaten. But neither these proverbs nor any other arguments I could think of, were able to prevent their teazing me more than ever. Wherefore, not to appear obstinate, or affect to know more than the physicians themselves, but above all, to please my family, who very earnestly desired it, from a persuasion that such an addition to my usual allowance would preserve my strength, I consented to increase the quantity of food, but with two ounces only. So that, as before, what with bread, meat, the yolk of an egg, and soup, I ate as much as weighed in all twelve ounces, neither more nor less; I now increased it to fourteen; and as before I drank but fourteen ounces of wine, I now increased to sixteen. This increase and irregularity had, in eight days' time, such an effect upon me, that, from being cheerful and brisk, I began to be peevish and melancholy, so that nothing could please me, and was constantly so strangely disposed, that I neither knew what to say to others, nor what to do with myself. On the twelfth day I was attacked with a most violent pain in my side, which held me twenty-two hours, and was succeeded by a terrible fever, which continued thirty-five days and as many nights, without giving me a moment's respite, though, to say the truth, it began to abate gradually on the fifteenth; but notwithstanding such abatement, I could not, during the whole time, sleep half a quarter of an hour together, insomuch that every one looked upon me as a dead man. But, God be praised, I recovered, merely by my former regular course of life, though then in my seventy-eighth year, and in the coldest season of a very cold year, and reduced to a mere skeleton; and I am positive that it was the great regularity I had observed for so many years, and that only, which rescued me from the jaws of death. In all that time I never knew what sickness was, unless I may call by that name some slight indisposition of a day or two's continuance; the regular life I had led, as I have already taken notice, for so many years, not having permitted any superfluous or bad humors to breed in me; or if they did, to acquire such strength and malignity as they generally acquire in the superannuated bodies of those who live without rule. And as there was not any old malignity in my humors (which is the thing that kills people), but only that which my new irregularity had occasioned, this fit of sickness, though exceeding violent,

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Has several valuable minor *new* features, but its great and distinctive point or principle, by which it differs from, and becomes superior to all others, is, that *they* class all their insured together, each sharing in the losses caused by any, but,

THE AMERICAN POPULAR insures *sound* lives in *four separate classes*, at premiums varying with the risk in each class; each class being, as it were, a separate company, paying its own losses, and sharing in its own surplus.

had not strength enough to destroy me. This it was, and nothing else, that saved my life; whence may be gathered, how great is the power and efficaey of regularity; and how great, likewise, is that of irregularity, which in a few days could bring on me so terrible a fit of sickness, just as regularity had preserved me in health for so many years

And it appears to me a no weak argument, that, since the world, consisting of the four elements, is upheld by order, and our life, as to the body, is no other than a harmonious combination of the same four elements, so it should be preserved and maintained by the very same order; and, on the other hand, it must be worn out by sickness, or destroyed by death, which are produced by the contrary effects. By order the arts are more easily learned; by order armies are rendered victorious; by order, in a word, families, cities, and even states, are maintained. Hence I conclude, that orderly living is no other than a most certain cause and foundation of health and long life; nay, I cannot help saying, that it is the only and true medicine: and whoever weighs the matter well, must also conclude that this is really the case. Hence it is, that when a physician comes to visit a patient, the first thing he prescribes is to live regularly. In like manner, when a physician takes leave of a patient on his being recovered, he advises him, as he tenders his health, to lead a regular life. And it is not to be doubted, that, were a patient so recovered to live in that manner, he could never be sick again, as it removes every cause of illness; and so, for the future, would never want either physician or physic. Nay, by attending duly to what I have said, he would become his own physician, and, indeed, the best he could have; since, in fact, no man can be a perfect physician to any one but himself. The reason of which is, that any man may, by repeated trials, acquire a perfect knowledge of his own constitution, and the most hidden qualities of his body, and what wine and food agree with his stomach. Now, it is so far from being an easy matter to know these things perfectly of another, that we cannot, without much trouble, discover them in ourselves, since a great deal of time and repeated trials are requisite for that purpose.

These trials are, indeed (if I may say it) more than necessary, as there is a greater variety in the natures and constitutions of different men than in their persons. Who could believe that old wine, wine that had passed its first

NATURAL LONGEVITY ESTIMATED BY MEDICAL SKILL,
not merely by mathematical averages by which the superior become make-weights to the inferior.

To first-class lives, therefore, that is, those having LONG-LIVED ANCESTRY, VIGOROUS CONSTITUTIONS, CORRECT HABITS, FAVORABLE RESIDENCE AND VOCATION, INTELLIGENCE, SOUND HEALTH, etc., the AMERICAN POPULAR presents advantages in the form of *moderate present cost* and ultimate *large returns*, as well as in the PERFECT SECURITY of a *carefully selected* and *scientifically classified* register of risks, obtainable in no other company; since in this Company, and, as yet, in no other, are the inferior sound risks, insured by all companies, compelled by separate classing to pay what it is worth to insure them, thus *making insurance here, and here only, secure and equitable to all;* for

year, should disagree with my stomach, and new wine agree with it? And that pepper, which is looked upon as a warm spice, should not have a warm effect upon me. insomuch that I find myself more warmed and comforted by cinnamon? Where is the physician that could have informed me of these two latent qualities, since I myself, even by a long course of observation, could scarce discover them? From all these reasons it follows, that it is impossible to be a perfect physician to another. Since, therefore, a man cannot have a better physician than himself, nor any physic better than a regular life, a regular life he ought to embrace.

I do not, however, mean that, for the knowledge and cure of such disorders as often befal those who do not live regularly, there is no occasion for a physician, and that his assistance ought to be slighted. For, if we are apt to receive such great comfort from friends who come to visit us in our illness, though they do no more than testify their concern for us, and bid us be of good cheer, how much more regard ought we to have for the physician, who is a friend that comes to see us in order to relieve us, and promises us a cure? But, for the bare purpose of keeping ourselves in good health, I am of opinion, that we should consider as a physician this regular life, which, as we have seen, is our natural and proper physic, since it preserves men, even those of a bad constitution, in health; makes them live sound and hearty to the age of one hundred and upwards; and prevents their dying of sickness, or through a corruption of their humors, but merely by a dissolution of their radical moisture, when quite exhausted; all which effects several wise men have attributed to potable gold, and the elixir, sought for by many, but discovered by few. However, to confess the truth, men, for the most part, are very sensual and intemperate, and love to satisfy their appetites, and to commit every excess; therefore, seeing that they cannot avoid being greatly injured by such excess, as often as they are guilty of it, they, by way of apologizing for their conduct, say, that it is better to live ten years less, and enjoy themselves; not considering of what importance are ten years more of life, especially a healthy life, and at a maturer age, when men become sensible of their progress in knowledge and virtue, which cannot attain to any degree of perfection before this period of life.

Not to speak, at present, of many other advantages, I shall barely mention

IT IS EASY TO CLASS

into four classes those persons usually insured in the other Companies, so that the members of each class shall be essentially similar to each other, and dissimilar from those of the other classes, in regard to the probabilities of vitality and longevity.

We will illustrate

by presenting on the next three pages a brief history of two cases taken from actual life. Both these cases would be insured at one premium in any other Company except

The American Popular,

which does not think it equitable nor secure to insure them at like premiums.

The old plan does not obtain facts enough for good work.

that, in regard to letters and the sciences, far the greatest number of the best and most celebrated books extant were written during that period of life, and those ten years, which some make it their business to undervalue, in order to give a loose to their appetites. Be that as it will, I would not act like them; I rather coveted to live these ten years, and, had I not done so, I should never have finished those tracts, which I have composed in consequence of my having been sound and hearty these ten years past, and which I have the pleasure to think will be of service to others. These sensualists add, that a regular life is such as no man can lead. To this I answer, Galen, who was so great a physician, led such a life, and chose it as the best physic; the same did Plato, Cicero, Isocrates, and many other great men of former times, whom, not to tire the reader, I shall forbear naming; and, in our own days, Pope Paul Farnese led it, and Cardinal Bembo; and it was for that reason they lived so long; likewise our two Dodges, Lando and Donato; besides many others of meaner condition, and those who live not only in cities, but also in different parts of the country, who all found great benefit by conforming to this regularity. Therefore, since many have led this life, and many actually lead it, it is not such a life but that every one may conform to it, and the more so, as no great difficulty attends it; nothing, indeed, being requisite but to begin in good earnest, as the above mentioned Cicero affirms, and all those who now live in this manner. Plato, you will say, though he himself lived very regularly, affirms, notwithstanding, that in republics men cannot do so, being often obliged to expose themselves to heat, cold, and several other kinds of hardship, and other things, which are all so many disorders, and incompatible with a regular life. I answer, as I have already observed, that these are not disorders attended with any bad consequence, or which affect either health or life, when the man who undergoes them observes the rules of sobriety, and commits no excess in the two points concerning diet, which a republican may very well avoid; nay, it is requisite he should avoid; because by so doing, he may be sure either to escape those disorders, which otherwise it would be no easy matter for him to escape while exposed to these hardships, or, in case he should not escape them, he may more easily and speedily prevent their bad effects.

Here it may be objected, and some actually object, that he who leads a

RICHARD ROE—Age 30. *Look on this page, then on that.*

Paternal Ancestry. Grandfather dead at 90. Grandmother living, 92. Father living, 66; health always good. Uncles, one drowned at 70; two living, 68, 70; health always good. Aunts, 65, 74; health fair.

Maternal Ancestry. Grandfather living, 89; health good. Grandmother dead, 85. Mother living, 64; health fair. Uncles dead, 69 fever, 80 old age. Aunt, 65, vigorous.

Four brothers; three sisters; health good.

Height, 6 feet; weight, 160 lbs.; hair, dark, thick, neither coarse nor fine; beard, sandy; eyes, hazel; complexion, rather dark; features, large; teeth, sound; neck, medium in length and thickness. Expansion of chest, from 36 to 39½ inches. Height of trunk, 27½ inches. Married; children healthy.

Had all and only diseases of childhood. Bowels regular. No injury. Vaccinated effectually.

regular life, having constantly, when well, made use of food fit for the sick, and in small quantities, has no resource left in case of illness. To this I might, in the first place answer, that nature, desirous to preserve man in good health as long as possible, informs him, herself, how he is to act in time of illness; for she immediately deprives him, when sick, of his appetite, in order that he may eat but little; because nature (as I have said already) is satisfied with little; wherefore, it is requisite that a man, when sick, whether he has been a regular or irregular liver, should use no meats, but such as are suited to his disorder; and of these even in a much smaller quantity than he was wont to do when in health. For were he to eat as much as he used to do, he would die by it; because it would only be adding to the burden with which nature was already oppressed, by giving her a greater quantity of food than she can in such circumstances support; and this, I imagine, would be a sufficient caution to any sick person. But, independent of all this, I might answer some others, and still better, that whoever leads a regular life cannot be sick, or at least but seldom, and for a short time; because, by living regularly, he extirpates every seed of sickness; and thus, by removing the cause, prevents the effect; so that he who pursues a regular course of life, need not be apprehensive of illness, as he need not be afraid of the effect who has guarded against the cause.

Since it therefore appears that a regular life is so profitable and virtuous, so lovely and so holy, it ought to be universally followed and embraced; and the more so, as it does not clash with the means or duties of any station, but is easy to all; because, to lead it, a man need not tie himself down to eat so little as I do, or not to eat fruit, fish, and other things of that kind, from which I abstain, who eat little, because it is sufficient for my puny and weak stomach; and fruit, fish, and other things of that kind, disagree with me, which is my reason for not touching them. Those, however, with whom such things agree, may, and ought to eat of them; since they are not by any means forbid the use of such sustenance. But then, both they and all others are forbid to eat a greater quantity of any kind of food, even of that which agrees with them, than what their stomachs can easily digest; the same is to be understood of drink. Hence it is that those, with whom nothing disagrees, are not bound to observe any rule but that relating to the quantity, and not

Habits correct and temperate; always been so. Uses no intoxicating drinks, distilled or fermented. No narcotics, no tobacco; tea and coffee not to excess. Vocation, carpenter. Residence, Putnam Co. only.

Bathing, rising, retiring, and meals regular. Ventilation sleeping-rooms good. Intelligent upon laws of health. Fond of reading; takes three papers. Health perfect; always has been. Understands the application and policy.

JOHN DOE—Age 30. *Look on that page, then on this.*

Paternal Ancestry.	Grandfather dead, 65, dropsy. Grandmother dead, 53, heart disease. Father dead, 50, fever. Uncles, 55, health good; 16 dead, typhoid fever. Aunts, 48, health good; 23 dead, fever; 36 dysentery.
Maternal Ancestry.	Grandfather dead, 59; cause, don't know. Grandmother dead, 62; general debility. Mother, 55, health fair. Uncles, had none. Aunts, 51, health good; 33 dead child-birth.

to the quality of their food; a rule with which they may, without the least difficulty in the world, comply.

Let nobody tell me, that there are numbers, who, though they live most irregularly, live in health and spirits, to those remote periods of life attained by the most sober; for, this argument being grounded on a case full of uncertainty and hazard, and which, besides, so seldom occurs as to look more like a miracle than the work of nature, men should not suffer themselves to be thereby persuaded to live irregularly, nature having been too liberal to those who did so without suffering by it; a favor which very few have any right to expect. Whoever, trusting to his youth, or the strength of his constitution, or the goodness of his stomach, slights these observations, must expect to suffer greatly by so doing, and live in constant danger of disease and death. I therefore affirm, that an old man, even of a bad constitution, who leads a regular and sober life, is surer of a long one, than a young man of the best constitution, who leads a disorderly life. It is not to be doubted, however, that a man blessed with a good constitution,* may, by living temperately, expect to live longer than one whose constitution is not so good; and that God and nature can dispose matters so, that a man shall bring into the world with him so sound a constitution as to live long and healthy, without observing such strict rules; and then die in a very advanced age, through a mere dissolution of his elementary parts; as was the case in Venice, of the procurator Thomas Contarini; and in Padua, of the cavalier Antonio Capo di Vacca. But it is not one man in a hundred thousand of whom so much can be said. If others have a mind to live long and healthy, and die without sickness of body or mind, but by mere dissolution, they must submit to live regularly, since they cannot otherwise expect to enjoy the fruits of such a life, which are almost infinite in number, and each of them, in particular, of infinite value. For, as such regularity keeps the humors of the body cleansed and purified, it suffers no vapors to ascend from the stomach to the head; hence the brain of him, who lives in that manner, enjoys such a constant

* This man should not then be classed in insurance with the inferior, but should be classed with those like him, or he will be insured inequitably. Such persons can be securely and equitably insured only in the American Popular Life Insurance Company, as only in this company are lives scientifically classed.

See preceding page.

No brothers; one sister; health fair.

Height, 6 feet; weight 170 lbs.; hair, dark, straight, fine, rather thin; beard, dark, fine, straight; eyes, blue; complexion, light, clear; features, small; teeth, unsound; neck, long and tender; expansion of chest, from 34 to 35½ inches; height of trunk, 23½. Unmarried.

Had diseases of childhood, also dysentery; occasional liver disease; costive at times. Had no injury. Vaccinated effectually.

Habits generally correct and temperate. Uses whiskey occasionally—not often; also wine and beer. Bathing, rising, retiring, meals, and ventilation irregular. Knows nothing of laws of health. Occasionally reads a paper; hurts his eyes to read much. Thinks he understands application and policy.

serenity that he is always perfectly master of himself. He, therefore, easily soars above the low and grovelling concerns of this life, to the exalted and beautiful contemplation of heavenly things, to his exceeding great comfort and satisfaction; because he, by this means, comes to consider, know, and understand, that which otherwise he would never have considered, known, or understood; that is, how great is the power, wisdom, and goodness of the Deity. He then descends to nature, and acknowledges her for the daughter of God, and sees, and even feels with his hands, that, which in any other age, or with a perception less clear, he could never have seen nor felt. He then truly discerns the brutality of that vice into which they fall who know not how to subdue their passions, and those three importunate lusts, which, one would imagine, came altogether into the world with us, in order to keep us in perpetual anxiety and disturbance. These are, the lust of the flesh, the lust of honors, and the lust of riches; which are apt to increase with years in such old persons as do not lead a regular life; because, in their passage through the stage of manhood, they did not, as they ought, renounce sensuality and their passions, and take up with sobriety and reason; virtues which men of a regular life did not neglect when they passed through the above-mentioned stage. For, knowing such passions and such lusts to be inconsistent with reason, by which they are entirely governed, they at once broke loose from all temptations to vice; and, instead of being slaves to their inordinate appetites, they applied themselves to virtue and good works; and, by these means, they altered their conduct, and became men of good and sober lives. When, therefore, in process of time, they see themselves brought by a long series of years to their dissolution, conscious that, through the singular mercy of God, they had so sincerely relinquished the paths of vice as never afterwards to enter them, and moreover hoping, through the merits of our Saviour Jesus Christ, to die in his favor, they do not suffer themselves to be cast down at the thoughts of death, knowing that they must die. This is particularly the case, when, loaded with honor, and sated with life, they see themselves arrived at that age which not one in many thousands of those who live otherwise ever attains. They have still the greater reason not to be dejected at the thoughts of death, as it does not attack them violently and by surprise, with a bitter and painful turn of their humors, with feverish sensations, and

THE INEQUITY OF INSURING

At the same premium the two cases described on the three antecedent pages is evident; but the *insecurity* is not so apparent, yet it exists. If the same premium is made for both, it is upon the principle that although it is too small for one, it is enough larger than necessary for the other to have him pay what Doe does not. Neither, however, are compelled to insure, and the inferior Doe will be sure to elect to insure where the advantage is so much in his favor; while Roe will almost as certainly elect to remain without so dear a blessing; and the dark result is evident. While if the Roes can be insured by themselves, it is evident that it will in the end cost them very little, or, in other words, it will be very easy to have their assurance become more than double what is possible when the *John Does insure at the expense of the Roes.*

sharp pains, but steals upon them insensibly, and with the greatest ease and gentleness; such an end proceeding entirely from an exhaustion of the radical moisture, which deeays by degrees, like the oil of a lamp, so that they pass gently, without any sickness, from this terrestrial and mortal to a celestial and eternal life.

O holy and truly happy regularity! How holy and happy should men, in fact, deem thee, sinee the opposite habit is the eause of such guilt and misery, as evidently appears to those who consider the opposite effects of each! so that men should know thee by thy voiee alone, and thy lovely name; for what a glorious name, what a noble thing, is an orderly and sober life! as, on the contrary, the bare mention of disorder and intemperance is offensive to our ears. Nay, there is the same differenee between the mentioning these two things as between the uttering of the words angel and devil.

Thus I have assigned my reasons for abandoning intemperance, and betaking myself entirely to a sober life; with the method I pursued in doing so, and what was the consequence of it; and, finally, the advantages and blessings whieh a sober life eonfers upon those who embraee it. Some sensual inconsiderate persons affirm, that a long life is no blessing; and that the state of a man, who has passed his seventy-fifth year, cannot really be called life, but death; but this is a great mistake, as I shall fully prove; and it is my sincere wish, that all men would endeavor to attain my age, in order that they too may enjoy that period of life whieh of all others is the most desirable.

I will therefore give an aeeount of my reereations, and the relish which I find at this stage of life, in order to convince the public (which may likewise be done by all those who know me) that the state I have now attained to is by no means death, but real life; such a life as by many is deemed happy, sinee it abounds with all the felicity that can be enjoyed in this world. And this testimony they will give, in the first place, because they see, and not without the greatest amazement, the good state of health and spirits I enjoy; how I mount my horse without any assistance, or advantage of situation; and how I not only ascend a single flight of stairs, but climb up a hill from bottom to top, afoot, and with the greatest ease and unconcern; then how gay, pleasant, and good-humored I am; how free from every perturbation of mind, and every disagreeable thought; in lieu of which, joy and peace have

GOOD REASON WHY NOT!

There is such an evident difference in the ANCESTRY, CONSTITUTION, HABITS, RESIDENCE, VOCATION, INTELLIGENCE, HEALTH, etc., of persons of the same age insured in all companies, that many persons suppose that there must be some good, but unperceived by them, objection to classing life risks, and

The question is asked,

Why do not the older companies class risks as the AMERICAN POPULAR does, if its plan is really good and feasible?

If they should class

their risks correctly, would not their "best risks" drop their policies to take out new ones in the best class? Who then would balance the numerous inferior risks which they have? "Enough said." That shows why the grapes are sour.

so firmly fixed their residence in my bosom as never to depart from it. Moreover, they know in what manner I pass my time, so as not to find life a burden; seeing I can contrive to spend every hour of it with the greatest delight and pleasure, having frequent opportunities of conversing with many honorable gentlemen, men valuable for their good sense and manners, their acquaintance with letters, and every other good quality. Then, when I cannot enjoy their conversation, I betake myself to the reading of some good book. When I have read as much as I like, I write; endeavoring in this, as in everything else, to be of service to others, to the utmost of my power. And all these things I do with the greatest ease to myself, at their proper seasons, and in my own house; which, besides being situated in the most beautiful quarter of this noble and learned city of Padua, is, in itself really convenient and handsome, such, in a word, as it is no longer the fashion to build; for, in one part of it, I can shelter myself from extreme heat, and in the other, from extreme cold, having contrived the apartments according to the rules of architecture, which teach us what is to be observed in practice.

Besides this house, I have my several gardens supplied with running waters, and in which I always find something to do that amuses me. I have another way of diverting myself, which is, going every April and May, and likewise every September and October, for some days, to enjoy an eminence belonging to me in the Euganean mountains, and in the most beautiful part of them, adorned with fountains and gardens; and, above all, a convenient and handsome lodge, in which place I likewise now and then make one in some hunting party suitable to my taste and age. Then I enjoy for as many days my villa in the plain, which is laid out in regular streets, all terminating in a large square, in the middle of which stands the church, suited to the condition of the place. This villa is divided by a wide and rapid branch of the river Brenta, on both sides of which there is a considerable extent of country, consisting entirely of fertile and well cultivated fields. Besides, this district is now, God be praised, exceedingly well inhabited, which it was not at first, but rather the reverse; for it was marshy, and the air so unwholesome as to make it a residence fitter for snakes than men. But, on my draining off the waters, the air mended, and people resorted to it so fast, and increased to such a degree, that it soon acquired the perfection in which it

FULL SECURITY AND EQUITY

Obtainable ONLY through the scientific methods of this Company.

AMERICAN POPULAR.

Rightly understood, this name has an intense meaning, tersely expressing the character of the Company. **AMERICAN** means *equitable to all;* **POPULAR** means *made plain*, or easily understood by the people, neither of which has insurance hitherto been; hence various PUBLICATIONS have been issued, all written for the purpose of Conveying Information in popular language;

now appears; hence I may say with truth, that I have offered in this place an altar and a temple to God, with souls to adore him; these are things which afford me infinite pleasure, comfort, and satisfaction, as often as I go to see and enjoy them.

At the same seasons, every year, I revisit some of the neighboring cities, and enjoy such of my friends as live there, taking the greatest pleasure in their company and conversation; and by their means I also enjoy the conversation of other men of parts, who live in the same places: such as architects, painters, sculptors, musicians, and husbandmen, with whom this age most certainly abounds. I visit their new works; I revisit their former ones; and I always learn something which gives me satisfaction. I see the palaces, gardens, antiquities; and with these the squares and other public places, the churches, the fortifications, leaving nothing unobserved from whence I may reap either entertainment or instruction. But what delights me most is, in my journeys backwards and forwards, to contemplate the situation and other beauties of the places I pass through; some in the plain, others on hills, adjoining to rivers or fountains; with a great many fine houses and gardens. Nor are my recreations rendered less agreeable and entertaining by my not seeing well, or not hearing readily everything that is said to me, or by any other of my faculties not being perfect; for they are all, thank God, in the highest perfection; particularly my palate, which now relishes better the simple fare I eat, wherever I happen to be, than it formerly did the most delicate dishes, when I led an irregular life. Nor does the change of beds give me any uneasiness, so that I sleep everywhere soundly and quietly, without experiencing the least disturbance; and all my dreams are pleasant and delightful.

It is likewise with the greatest pleasure and satisfaction I behold the success of an undertaking so important to this State—I mean that of draining and improving so many uncultivated pieces of ground, an undertaking begun within my memory, and which I never thought I should live to see completed, knowing how slow republics are apt to proceed in enterprises of great importance. Nevertheless, I have lived to see it, and was even in person in these marshy places along with those appointed to superintend the draining of them, for two months together, during the greatest heats of summer, with-

SEND FOR ONE. NO COST.

When our "Preliminary" blank is filled, it is easy for any one to judge therefrom of the probable longevity and diseases of the person, and to class him with others similar in all longevity respects.

***AGENTS NOW WANTED IN EVERY COUNTY AND TOWN. For the past two years this Company has been limited to a very small, though excellent business. (For reasons see Doc. 12.) It is now prepared to do all that is offered. ☞ PHYSICIANS make the best of agents for this Company. Agents, beside commissions, have an interest in the profits.

MEDICAL EXPERTS FIRST, ACTUARIAL SECOND,
For Equity or Security in Life Insurance.

MEDICAL MEN will be interested to know that we make an extra compensation to our examiners, who, by their thoroughness and skill, are the most successful in securing for us the best class of cases, and in avoiding losses;—all concerned in making a policy share in its profits:—Another New Principle.

out ever finding myself the worse for the fatigues or inconveniences I suffered; of so much efficacy is that orderly life which I everywhere constantly lead.

What is more, I am in the greatest hopes, or rather sure, to see the beginning and completion of another undertaking of no less importance, which is that of preserving our estuary or port, that last and wonderful bulwark of my dear country, the preservation of which (it is not to flatter my vanity I say it, but merely to do justice to truth) has been more than once recommended by me to this republic, by word of mouth, and in writings which cost me many nights' study. And to this dear country of mine, as I am bound by the laws of nature to do everything from which it may reap any benefit, so I most ardently wish perpetual duration, and a long succession of every kind of prosperity. Such are my genuine and no trifling satisfactions; such are the recreations and diversions of my old age, which is so much the more to be valued than the old age, or even youth, of other men, because being freed, by God's grace, from the perturbations of the mind, and the infirmities of the body, it no longer experiences any of those contrary emotions which torment a number of young men, and many old ones destitute of strength and health, and every other blessing.

And if it be lawful to compare little matters, and such as are esteemed trifling, to affairs of importance, I will further venture to say, that such are the effects of this sober life, that, at my present age of eighty-three, I have been able to write a very entertaining comedy, abounding with innocent mirth and pleasant jests. This species of composition is generally the child and offspring of youth, as tragedy is that of old age; the former being, by its facetious and sprightly turn, suited to the bloom of life, and the latter, by its gravity, adapted to riper years. Now, if that good old man, a Grecian by birth, and a poet, was so much extolled for having written a tragedy at the age of seventy-three, and, on that account alone, reputed of sound memory and understanding, though tragedy be a grave and melancholy poem, why should I be deemed less happy, and to have a smaller share of memory and understanding, who have, at an age ten years more advanced than his, written a comedy, which, as every one knows, is a merry and pleasant kind of composition? And, indeed, if I may be allowed to be an impartial judge in my own

THE AMERICAN POPULAR insures *sound* lives in *four separate classes*, at premiums varying with the risk in each class; each class being, as it were, a separate company, paying its own losses, and sharing in its own surplus.

To first-class lives, therefore, that is, those having LONG-LIVED ANCESTRY, VIGOROUS CONSTITUTIONS, CORRECT HABITS, FAVORABLE RESIDENCE AND VOCATION, INTELLIGENCE, SOUND HEALTH, etc., the AMERICAN POPULAR presents advantages in the form of *moderate present cost* and ultimate *large returns*, as well as in the PERFECT SECURITY of a *carefully selected* and *scientifically classified* register of risks, obtainable in no other company; since in this Company, and, as yet, in no other, are the inferior sound risks, insured by all companies, compelled by separate classing to pay what it is worth to insure them, thus *making insurance here, and here only, secure and equitable to all.*

eause, I eannot help thinking that I am now of sounder memory and understanding, and heartier, than he was when ten years younger.

And, that no eomfort might be wanting to the fulness of my years, whereby my great age may be rendered less irksome, or rather the number of my enjoyments inereased, I have the additional eomfort of seeing a kind of immortality in a sueeession of deseendants. For, as often as I return home, I find there before me, not one nor two, but eleven grandehildren, the oldest of them eighteen, and the youngest two, all the offspring of one father and one mother; all blessed with the best health; and, by what as yet appears, fond of learning, and of good parts and morals.* Some of the youngest I always play with, and, indeed, ehildren from three to five are only fit for play. Those above that age I make eompanions of; and, as nature has bestowed very fine voiees upon them, I amuse myself, besides, with seeing and hearing them sing, and play on various instruments. Nay, I sing myself, as I have a better voiee now, and a clearer and louder pipe, than at any other period of life. Sueh are the reereations of my old age.

Whenee it appears, that the life I lead is eheerful, and not gloomy, as some persons pretend, who know no better; to whom, in order that it may appear what value I set on every other kind of life, I must deelare, that I would not exehange my manner of living or my gray hairs with any of those young men, even of the best eonstitution, who give way to their appetites; knowing, as I do, that sueh are daily, nay, hourly, subjeet, as I have already observed, to a thousand kinds of ailments and deaths. This is, in faet, so obvious, as to require no proof. Nay, I remember perfeetly well how I used to behave at that time of life. I know how ineonsiderately that age is apt to aet, and how foolhardy young men, hurried on by the heat of their blood, are wont to be; how apt they are to presume too mueh on their own strength in all their aetions; and how sanguine they are in their expeetations; as well on aeeount of the little experienee they have had for the time past, as by reason of the power they enjoy in their own imaginations over the time to eome. Henee they expose themselves rashly to every kind of danger; and, banishing reason, and bowing their neeks to the yoke of eoneupiseenee,

* This shows that Cornaro was of a long-lived, vigorous stock, and that it was not alone his mode of living that gave to him longevity.

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endeavor to gratify all their appetites, not minding, fools as they are, that they thereby hasten, as I have several times observed, the approach of what they would most willingly avoid—I mean sickness and death. Of these two evils, one is troublesome and painful, the other, above all things, dreadful and insupportable; insupportable to every man who has given himself up to his sensual appetites, and to young men in particular, to whom it appears a hardship to die an early death; dreadful to those who reflect on the errors to which this mortal life is subject, and on the vengeance which the justice of God is wont to take on sinners, by condemning them to everlasting punishment. On the other hand, I, in my old age (praise to the Almighty), am exempt from both these apprehensions; from the one, because I am sure and certain that I cannot fall sick, having removed all the causes of illness by my divine medicine; from the other, that of death, because from so many years experience I have learned to obey reason; whence I not only think it a great piece of folly to fear that which cannot be avoided, but likewise firmly expect some consolation from the grace of Jesus Christ when I shall arrive at that period.

Besides, though I am sensible that I must, like others, reach that term, it is yet at so great a distance that I cannot discern it, because I know I shall not die except by mere dissolution, having already, by my regular course of life, shut up all the other avenues of death, and thereby prevented the humors of my body from making any other war upon me than that which I must expect from the elements employed in the composition of this mortal frame. I am not so simple as not to know, that, as I was born, so I must die. But that is a desirable death which nature brings on us by way of dissolution. For nature, having herself formed the union between our body and soul, knows best in what manner it may be most easily dissolved, and grants us a longer day to do it than we could expect from sickness, which is violent. This is the death, which, without speaking like a poet, I may call not death, but life. Nor can it be otherwise. Such a death does not overtake one till after a very long course of years, and in consequence of an extreme weakness; it being only by slow degrees that men grow too feeble to walk, and unable to reason, becoming blind, and deaf, decrepid, and full of every other kind of infirmity. Now I, by God's blessing, may be quite sure that I am at a very great distance from such a period. Nay, I have reason to think, that my

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soul, having so agreeable a dwelling in my body, as not to meet with any thing in it but peace, love, and harmony, not only between its humors, but between my reason and the senses, is exceedingly content and well pleased with her present situation: and of course, that a great length of time and many years must be requisite to dislodge her. Whence it must be concluded for certain, that I have still a series of years to live in health and spirits, and enjoy this beautiful world, which is indeed beautiful to those who know how to make it so, as I have done, as I likewise expect to be able to do, with God's assistance, in the next; and all by the means of virtue, and that divine regularity of life, which I have adopted, concluding an alliance with my reason, and declaring war against my sensual appetites: a thing which every man may do who desires to live as he ought.

Now, if this sober life be so happy; if its name be so desirable and delightful; if the possession of the blessings which attend it be so stable and permanent, all I have still left to do is to beseech (since I cannot compass my desires by the powers of oratory) every man of a liberal disposition, and sound understanding, to embrace with open arms this most valuable treasure of a long and healthy life; a treasure which, as it exceeds all the other riches and blessings of this world, so it deserves above all things to be cherished, sought after, and carefully preserved. This is that divine sobriety, agreeable to the Deity, the friend of nature, the daughter of reason, the sister of all the virtues, the companion of temperate living, modest, courteous, content with little, regular, and perfect mistress of all her operations. From her, as from their proper root, spring life, health, cheerfulness, industry, learning, and all those actions and employments worthy of noble and generous minds. The laws of God and man are all in her favor.

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